What is claimed is:

1   1. A computerized method for authenticating an electronic transaction between a

2   user and a computer, the computer being configured to conduct electronic transactions, the

3   method comprising:

4   receiving a computer-generated transaction identifier from the computer via an

5   electronic data link;

6   receiving a user-spoken transaction identifier and a user-spoken verification

7   identifier transmitted by the user via a voice connection;

8   comparing the user-spoken transaction identifier with the computer transaction

9   identifier;

10   comparing the user-spoken verification identifier with a voice print of the user; and

11   transmitting an authentication message to the computer if the user-spoken transaction

12   identifier matches the computer-generated transaction identifier and if the user-spoken

13   verification identifier matches the voice print.

1   2. The method of claim 1, wherein the computer transaction identifier is generated

2   by the computer in response to the electronic transaction conducted between the user and the

3   computer.

1   3. The method of claim 1, further comprising the step of providing the user voice

2   print and user payment information prior to the electronic transaction.

1   4. The method of claim 3, wherein the user voice print is provided by the user by

2   providing a spoken telephone number to a voice recognition unit.

1   5. The method of claim 3, wherein the user voice print is provided by the user by

2   providing a spoken user name to a voice recognition unit.

1   6. The method of claim 3, wherein the user payment information includes a credit

2   card number and an associated credit card expiration date.

1   7. The method of claim 1, wherein the step of receiving a user-spoken transaction

2   identifier and the step of receiving a user-spoken verification identifier must be performed

3   within a predetermined time from completing the electronic transaction.

1   8. The method of claim 7, wherein the predetermined time is about five minutes.

1   9. The method of claim 1, wherein the electronic data link includes the Internet.

1   10. The method of claim 1, wherein the electronic data link includes a private

2   network.

1   11. The method of claim 1, wherein the computer is a system component of a

2   financial institution.

1   12. The method of claim 11, wherein the financial institution is a bank.

1   13. The method of claim 12, wherein the user conducts the electronic transaction

2 using an ATM machine.

1   14. The method of claim 12, wherein the user conducts the electronic transaction by

2 communicating with a bank teller.

1   15. The method of claim 1, wherein the user conducts the electronic transaction

2 using a personal computer.

1   16. The method of claim 1, wherein the user conducts the electronic transaction

2 using a wireless device.

1   17. The method of claim 1, wherein the user conducts the electronic transaction

2 using a hand-held device.

1   18. The method of claim 1, wherein the computer is a system component of an

2 Internet web-site.

1   19. The method of claim 18, further comprising:

2   receiving at least one user-spoken command for controlling web-site navigation, the

3 at least one user-spoken command being transmitted by the user via a telephonic voice

4   connection;

5   converting the at least one user-spoken command into at least one computer-readable

6   command;

7   transmitting the at least one computer readable command to the computer; and

8   executing the at least one computer readable command, using the computer, whereby

9   the user controls web-site navigation of the Internet web-site by voice command via the

10   telephonic voice connection.

1   20. The method of claim 19, wherein the user is prompted by a voice menu system

2   to respond to voice menu options when transmitting the at least one user-spoken command.

1   21. The method of claim 1, further comprising:

2   providing at least one voice menu option to the user;

3   processing at least one user-spoken response to the at least one voice menu option, whereby

4   the at least one user-spoken response is transformed into at least one computer-readable

5   response;

6   transmitting the at least one computer-readable response to the computer; and

7   executing the at least one computer response, using the computer, whereby the user

8   controls the computer by voice command.

1   22. The method of claim 1, wherein the user-spoken transaction identifier and the

2   user-spoken verification identifier are transmitted by a telephonic voice connection.

1   23. The method of claim 1, wherein the electronic transaction includes an on-line

2   purchase of goods or services.

1   24. The method of claim 1, wherein the electronic transaction includes a banking

2   transaction.

1   25. The method of claim 1, wherein the electronic transaction includes downloading

2   music files.

1   26. The method of claim 1, wherein the electronic transaction includes a

2   point-of-sale transaction.

1   27. A system for authenticating an electronic transaction between a first

2   user-operated device and a computer, the computer being configured to conduct electronic

3   transactions, the system comprising:

4   a voice browser configured to receive and process user-spoken information when

5   coupled to a second user-operated device, the voice browser being programmed to compare

6   a user-spoken transaction identifier to a computer-generated transaction identifier, and to

7   compare a user-spoken verification identifier to a voice print of the user; and

8   a session correlator coupled to the voice browser, the session correlator being

9   configured to transmit an authentication message to the computer if the user-spoken

10   transaction identifier matches the computer transaction identifier, and if the user-spoken

11   verification identifier matches the voice print.

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1   28. The system of claim 27, wherein the voice browser further comprises:

2   a voice recognition unit coupled to the second user-operated device via a network,

3   the voice recognition unit being configured to recognize audible tones transmitted over the

4   network; and

5   a database coupled to the voice recognition unit, the database being configured to

6   store the voice print of the user and payment information associated with the voice print.

1   29. The system of claim 28, wherein the voice recognition unit recognizes both

2   spoken input and DTMF input.

1   30. The system of claim 28, further comprising a telephony interface unit coupled to

2   the voice recognition unit, the telephony interface unit being configured to convert signals

3   carried by the network into signals having a correct format and amplitude.

1   31. The system of claim 27, wherein the voice browser further comprises a voice

2   menu system, the voice menu system comprising:

3   a voice menu option library having stored therein at least one voice menu option;

4   a user interface transmitter configured to transmit the at least one voice menu option

5   to the user, the user interface transmitter including a synthesized speech unit for generating

6   the at least one voice menu option, and a digitized audio unit for generating user-audible

7   signaling tones; and

8   a user interface receiver configured to recognize a plurality of user-spoken menu

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9   selections provided by the user in response to the at least one voice menu option.

1   32. The system of claim 27, wherein the voice browser includes a digital signal

2   processor.

1   33. The system of claim 27, wherein the voice browser includes at least one software

2   module resident in an Internet backbone.

1   34. The system of claim 27, wherein the voice browser includes at least one software

2   module resident in a telecommunications switch.

1   35. The system of claim 27, wherein the voice browser includes at least one software

2   module resident in a computer disposed in a network data center.

1   36. The system of claim 27, wherein the voice browser includes at least one software

2   module resident in a computer disposed in a customer premise equipment.

1   37. The system of claim 27, wherein the voice browser includes at least one software

2   module resident in a computer disposed in an intranet.

1   38. The system of claim 27, wherein the session correlator includes at least one

2   software module resident in an Internet backbone.

1   39. The system of claim 27, wherein the session correlator includes at least one

2   software module resident in a telecommunications switch.

1   40. The system of claim 27, wherein the session correlator includes at least one

2   software module resident in a computer disposed in a network data center.

1   41. The system of claim 27, wherein the session correlator includes at least one

2   software module resident in a computer disposed in a customer premise equipment.

1   42. The system of claim 27, wherein the session correlator includes at least one

2   software module resident in a computer disposed in an intranet.

1   43. The system of claim 27, wherein he second user-operated device includes a

2   microphone.

1   44. The system of claim 27, wherein he second user-operated device includes a

2   telephone set.

1   45. The system of claim 44, wherein the telephone set is a wireless telephone.

1   46. The system of claim 45, wherein the wireless telephone is configured to us a

2   wireless access protocol.

1   47. The system of claim 27, wherein the computer transaction identifier is generated

2 by the computer in response to the electronic transaction conducted between the user and the

3 computer.

1   48. The system of claim 27, wherein the electronic data link includes the Internet.

1   49. The system of claim 27, wherein the electronic data link includes a private

2 network.

1   50. The system of claim 27, wherein the computer is a system component of a

2 financial institution.

1   51. The system of claim 50, wherein the financial institution is a bank.

1   52. The system of claim 51, wherein the first user-operated device includes an ATM

2 machine.

1   53. The system of claim 51, wherein the user conducts the electronic transaction by

2 communicating with a bank teller.

1   54. The system of claim 27, wherein the first user-operated device includes a

2 personal computer.

1   55. The system of claim 27, wherein the first user-operated device includes a

2   wireless device.

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4   56. The system of claim 27, wherein the first user-operated device includes a

5   hand-held device.

1   57. The system of claim 27, wherein the computer is a system component of an

2   Internet web-site.

1   58. The system of claim 27, further comprising:

2   a user authentication input unit coupled to the first user-operated device and the

3   session correlator, the user authentication unit being configured to accept a user name and a

4   user password from the user;

5   a database coupled to the user authentication input unit, the database being

6   configured to store an authentic user name and an authentic user password; and

7   a user authenticator coupled to the user authentication input unit, the database, and

8   the session correlator, the user authenticator being programmed to compare the user name to

9   the authentic user name, and to compare the user password to the authentic user password,

10   whereby the user authenticator provides the session correlator with a transaction denial

11   message if the user name does not match the authentic user name, or the user password does

12   not match the authentic user password.

1   59. The system of claim 27, wherein the electronic transaction includes an on-line

2   purchase of goods or services.

1   60. The system of claim 27, wherein the electronic transaction includes a banking

2   transaction.

1   61. The system of claim 27, wherein the electronic transaction includes downloading

2   music files.

1   62. The system of claim 27, wherein the electronic transaction includes a

2   point-of-sale transaction.

1   63. A computerized voice verification method for authenticating an electronic

2   transaction between a user and a computer, the computer being configured to conduct

3   electronic transactions, the method comprising:

4   enrolling the user in a voice verification system, whereby the user provides the

5   system with a user voice print;

6   performing the electronic transaction;

7   receiving a transaction identifier from the computer via an electronic data link in

8   response to performing the electronic transaction;

9   receiving a user-spoken transaction identifier and a user-spoken verification

10   identifier transmitted by the user via a voice connection;

11   comparing the user-spoken transaction identifier with the computer transaction

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12   identifier and the user-spoken verification identifier with a voice print of the user; and

13   transmitting an authentication message to the computer if the user-spoken transaction

14   identifier matches the computer transaction identifier, and if the user-spoken verification

15   identifier matches the voice print.

1   64. The method of claim 63, wherein a transaction denied message is transmitted to

2   the computer if the user-spoken transaction identifier does not match the computer

3   transaction identifier, or if the user-spoken verification identifier does not match the voice

4   print.

1   65. A computerized method for controlling web-site navigation, the method

2   comprising:

3   providing an authentication system including a voice recognition unit and a session

4   correlator, the voice recognition unit having access to a pre-registered voice print of the user,

5   whereby the authentication system is coupled to a user computer and a web-site during the

6   computerized method;

7   conducting a transaction between the user computer and the web-site, the web-site

8   transmitting a transaction identifier to the user computer and the authentication system in

9   response to the transaction;

10   receiving a user-spoken transaction identifier and a user-spoken verification

11   identifier via a telephonic connection, the authentication system being programmed to

12   compare the user-spoken transaction identifier to the transaction identifier and the

13   user-spoken verification identifier to the pre-registered voice print;

14   transmitting an authentication message to the web-site if the user-spoken transaction

15   identifier matches the transaction identifier and if the user-spoken verification identifier

16   matches the voice print;

17   receiving at least one user-spoken command for controlling web-site navigation, the

18   authentication system being programmed to convert the at least one user-spoken command

19   into at least one computer-readable command; and

20   transmitting the at least one computer readable command to the web-site, the at least

21   one computer readable command being executed by the web-site, whereby the user controls

22   web-site navigation of the web-site by the at least one user-spoken command.

1   66. The method of claim 65, wherein the at least one user-spoken command includes

2   a plurality of user-spoken commands.

1   67. The method of claim 65, wherein the plurality of user-spoken commands are

2   transmitted by the user in response to a plurality of voice menu options provided by the

3   authentication unit.

1   68. The method of claim 65, wherein a web-navigation is denied message is

2   transmitted to the computer if the user-spoken transaction identifier does not match the

3   computer transaction identifier, or if the user-spoken verification identifier does not match

4   the voice print.

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